

**REMARKS**

Claims 1-23 are pending in the application.

Claims 1-23 have been rejected.

Claims 1, 7, 13 and 18 have been amended.

**Rejection of Claims Under 35 U.S.C. §103**

Claims 1-4, 6-10 and 12-23 stand rejected under 35 U.S.C. §103(a) as purportedly being unpatentable over U.S. Patent No. 5,699,527 issued to Davidson ("Davidson"), in view of U.S. Patent No. 7,257,581 issued to Steele et al. ("Steele"). Applicants respectfully traverse these rejections.

In order for a claim to be rendered invalid under 35 U.S.C. §103, the subject matter of the claim as a whole would have to be obvious to a person of ordinary skill in the art at the time the invention was made. *See* 35 U.S.C. §103(a). This requires: (1) the reference(s) must teach or suggest all of the claim limitations; (2) there must be some teaching, suggestion or motivation to combine references either in the references themselves or in the knowledge of the art; and (3) there must be a reasonable expectation of success. *See* MPEP 2143; MPEP 2143.03; *In re Rouffet*, 149 F.3d 1350, 1355-56 (Fed. Cir. 1998).

Independent Claims 1 and 7, as amended, each contain substantially the following limitations:

communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data;

receiving the commercial loan application data from the client system via the network communication link;

storing the commercial loan application data in a storage device; and

communicating at least a portion of the commercial loan application data to the client system, wherein

the client system uses the portion of the commercial loan application data to pre-populate at least one data field of one of the plurality of user interface displays.

*See, e.g., Claim 1 (amended).* Applicants respectfully submit that neither Davidson nor Steele, alone or in combination, provides disclosure of all these limitations.

Independent Claims 1 and 7 provide for receiving commercial loan application data from a client system and then storing that received commercial loan application data. Then at least a portion of that received data is communicated back to the client system where “the client system uses the portion of the commercial loan application data to pre-populate at least one data field of one of the plurality of user interface displays.” *See, e.g., Application 14:12-15 (receiving content/data from server and generating user interface display in response); 10:8-10 (receiving content/data from server and generating user interface display in response), Figure 3 (showing the user interface display being generated after receiving content/data (elem 321, 323, 329)).* Neither Davidson nor Steele disclose such functionality.

The Office Action admits that Davidson fails to provide disclosure of “communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface displays.” *See Office Action, p.3 (analyzing the previously presented claim language related to this limitation).* In order to supplement this deficient disclosure, the Office Action relies upon the following section of Steele. *See Office Action, pp.4-5.*

In alternative embodiments, the network device may comprise a vendor server interacting with a client device. In such embodiments, the vendor server may execute a server-side application for interacting with the database management system of the host server. The server-side application may receive the filtered consumer information elements from the database management system and integrate the filtered consumer information elements into a vendor's business process on behalf of the consumer. For example, the server-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may transmit the auto-populated web page file to the browser for display to the consumer. Any edits or additions to the consumer information elements that are made by the consumer may be passed to the server-side application and then on to the host server for appropriate storage in the information account. Further attributes and advantages will become apparent from the following detailed description of certain exemplary embodiments, the appended drawings and the claims.

Steele 2:57-3:9 (emphasis added). The cited section of Steele provides for a “host server” purportedly maintaining a database of information. Steele 2:60-61. Steele further provides for a “vendor server” that purportedly interacts with both the host server and a “client device.” Steele 2:57-61. Steele’s vendor server then purportedly integrates information from the host server into a business process (e.g., a web page) and transmits generated content from the business process to the client device. Steele 2:61-65. The cited text cites an example of the vendor server “server-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may transmit the auto-populated web page file to the browser for display to the consumer.” Steele 2:65-3:2. Thus, the cited section of Steele provides for the vendor server performing a pre-population and not the client computer performing the pre-population.

Independent Claims 1 and 7, as amended, provide for transmission of the data to the client computer, where the pre-population of the fields is performed. This is contradictory to the disclosure provided in the cited section of Steele, therefore Steele cannot be said to provide disclosure of the “communicating at least a portion of the

commercial loan application data ...” limitation. The current Office Action, in response to a similar discussion in the previous Response to Office Action, indicates that in the previous version of the claims “no where in the claims does it explicitly disclose where or who is performing pre-population.” *See* Office Action, p.9. Applicants have amended the claims to establish that the claimed pre-population is performed by the client system and not the server system. These amendments are supported throughout the originally-filed Application and at least at Application 14:12-15 (receiving content/data from server and generating user interface display in response); 10:8-10 (receiving content/data from server and generating user interface display in response), Figure 3 (showing the user interface display being generated after receiving content/data (elem 321, 323, 329)). Applicants respectfully submit that these amendments are responsive to the issue raised by the Office Action.

For at least these reasons, Applicants submit that neither the cited sections of Davidson nor the cited sections of Steele, alone or in combination, provide disclosure of all the limitations of independent Claims 1 and 7, as amended, and all claims depending therefrom (Claims 2-6 and Claims 8-12), and that these claims are in condition for allowance. Applicants therefore respectfully request the Examiner’s reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

Independent Claims 13 and 18, as amended, each contain a limitation of substantially the following form: “pre-populating at least one data field of one of the plurality of user interface displays using the received commercial loan application data, wherein said prepopulating is performed by the computer system.” This amended limitation is included in Claims 13 and 18 for the same reasons as discussed above with

regard to Claims 1 and 7, in response to the Office Action's response to previously raised discussion. *See* Office Action, p.9.

For the reasons discussed above, and raised in previous Responses, Applicants submit that neither the cited sections of Davidson nor the cited sections of Steele, alone or in combination, provide disclosure of all the limitations of independent Claims 13 and 18, as amended, and all claims depending therefrom (Claims 14-17 and 19-23), and that these claims are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

**CONCLUSION**

In view of the remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to deposit account 502306.

Respectfully submitted,

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